

PROPERTY INFORMATION

Reservation Date	Project	Phase	Block	Lot	Lot Area	SQM	PAYMENT TYPE <input type="checkbox"/> Cash Basis upon Reservation <input type="checkbox"/> Deferred Cash Financing: <input type="checkbox"/> Bank <input type="checkbox"/> HDMF <input type="checkbox"/> Provident <input type="checkbox"/> In-House
Place of Reservation	<input type="checkbox"/> On-Site <input type="checkbox"/> Head Office <input type="checkbox"/> Branch Office <input type="checkbox"/> International	Product Type	<input type="checkbox"/> House & Lot <input type="checkbox"/> H&L with Adj. Lot <input type="checkbox"/> As-Is-Where-Is <input type="checkbox"/> Lot/Farmlot <input type="checkbox"/> House Construction	House Model	<input type="checkbox"/> Complete <input type="checkbox"/> Basic		
SALES TERMS							

I, the undersigned buyer, hereby apply to purchase the property described above which is subject to pertinent Deed of Restrictions imposed by the Seller and agree to pay its Total Contract Price (TCP) under the following terms and conditions including the **non-transferability and non-refundability of the Reservation Fee.**

Mode of payment	COMPUTATION	SYSTEM-COMPUTED TCP/DP SCHEDULE
<input type="checkbox"/> CASH (for spot payment only) <input type="checkbox"/> POST DATED CHECK <input type="checkbox"/> REMITTANCE <input type="checkbox"/> Other: _____	Total List Price	P
	Less: Discount on List Price	
Bank/Pag-IBIG Charges TOT. AMT. DUE: _____ TERM: _____ MONTHLY DUE: _____ STARTS ON: _____ ENDS ON: _____	<input type="checkbox"/> Full TCP _____ % discount if Full TCP paid within _____ days	
	<input type="checkbox"/> Full DP _____ % discount if Full DP paid within _____ days	
Insurance/s Computed Amt. for 1 st year only MRI: _____ FIRE: _____	Total Selling Price	
	Miscellaneous Fee	
	Value Added Tax (VAT)	
	Total Contract Price	
	_____ % Required Downpayment (DP)	
	Reservation Fee	
Move-In Fees HOA: P _____ MERALCO: P _____ WATER: P _____	<input type="checkbox"/> Installment No. of months to pay	
	Monthly DP Amount	
	Starts on	
	Ends on	
	_____ % Balance/Loanable Amount	
	Monthly Amortization Amount	
	Loan Term	
	Interest Rate (indicative)	
	Starts on	

NOTE :For Bank/HDMF Financing, Loanable Amount is subject for approval by the financing institution. Interest rate and Monthly Amortization will be based on the existing computation of Bank/HDMF.

BUYER'S PERSONAL INFORMATION

Last Name	First Name	Middle Name	Birthdate (mm/dd/yyyy)	Age:
Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male	Civil Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Legally Separated <input type="checkbox"/> Widowed	Citizenship: <input type="checkbox"/> Filipino <input type="checkbox"/> Non-Filipino: _____	No. of Dependents:	
Permanent Home Address (No., Street, Brgy., City, Municipality, Province, Zip Code)			Years of Stay	Home Ownership: <input type="checkbox"/> Owned <input type="checkbox"/> Living w/ relatives <input type="checkbox"/> Company <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented at P _____/mo.
Mailing Address (No., Street, Brgy., City, Municipality, Province, Zip Code)			Occupation: <input type="checkbox"/> Self-Employed <input type="checkbox"/> None/Unemployed <input type="checkbox"/> Locally Employed <input type="checkbox"/> OFW	Status: <input type="checkbox"/> Regular <input type="checkbox"/> Contractual <input type="checkbox"/> Probationary
Present Employer/Business Name		Nature of Business/Industry	Position	Office Tel. No.
Employer/ Business Address (Room, Floor, Bldg. Name, Street, Brgy., City, Municipality, Province, Zip Code)			Yrs. In the Company or Business	Relationship to Buyer
Full Name of Authorized Representative/Attorney.-in-Fact of (Family, First, Middle)			Birthdate (mm/dd/yyyy)	Age:
Present Home Address (No., Street, Brgy., City, Municipality, Province, Zip Code)			Email	Mobile No.

To be filled-out by the Co-borrower/Spouse/Financer (if any). However, if the Buyer has both a Co-borrower & Spouse, please fill out another set of REPAF for the Spouse's Personal information only

<input type="checkbox"/> SPOUSE	<input type="checkbox"/> CO-OWNER	<input type="checkbox"/> CO-BORROWER	<input type="checkbox"/> FINANCER	
Last Name	First Name	Middle Name	Birthdate (mm/dd/yyyy)	Age:
Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male	Civil Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Legally Separated <input type="checkbox"/> Widowed	Citizenship: <input type="checkbox"/> Filipino <input type="checkbox"/> Non-Filipino: _____	No. of Dependents:	
Permanent Home Address (No., Street, Brgy., City, Municipality, Province, Zip Code)			Years of Stay	Home Ownership: <input type="checkbox"/> Owned <input type="checkbox"/> Living w/ relatives <input type="checkbox"/> Company <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented at P _____/mo.
Mailing Address (No., Street, Brgy., City, Municipality, Province, Zip Code)			Occupation: <input type="checkbox"/> Self-Employed <input type="checkbox"/> None/Unemployed <input type="checkbox"/> Locally Employed <input type="checkbox"/> OFW	Status: <input type="checkbox"/> Regular <input type="checkbox"/> Contractual <input type="checkbox"/> Probationary
Present Employer/Business Name		Nature of Business/Industry	Position	Office Tel. No.
Employer/ Business Address (Room, Floor, Bldg. Name, Street, Brgy., City, Municipality, Province, Zip Code)			Yrs. In the Company or Business	Relationship to Buyer
Full Name of Authorized Representative/Attorney.-in-Fact of (Family, First, Middle)			Birthdate (mm/dd/yyyy)	Age:
Present Home Address (No., Street, Brgy., City, Municipality, Province, Zip Code)			Email	Mobile No.

FINANCIAL INFORMATION

A. MONTHLY INCOME Please attach any proof of income				
Source	Borrower	Spouse	Co-Borrower / Financer	Total
Salaries / Income from Business	P /monthly	P /monthly		P /monthly
Commissions (Ave. Monthly)				
Others:				
Gross Monthly Income	P	P	P	P
Ave. Total Monthly Income	P	P	P	P
(living expenses, rental, education, transpo, etc.)	P	P	P	P
Net Monthly Income				

B. BANK DEPOSIT ACCOUNTS			
Bank	Account Type	Date Opened	Ave. Monthly Balance

C. LOANS						
Type of Credit	Bank/Financial Institution	Address/Phone	Original Amount	Outstanding Balance	Monthly Amort.	Collateral

CHARACTER REFERENCES			
Name (last name first name middle name)	Present Address	Contact Number/s	

TERMS AND CONDITIONS

I, the Buyer in this Real Estate Purchase Agreement(REPAF), have read, understood, and fully agreed with the following terms and conditions stated hereunder:

- This REPAF shall be effective immediately on the date of reservation. If I fail to pay, this REPAF shall be cancelled without need of prior notice from the Seller, and the Seller shall be free to sell the Property as it sees fit.
- The reservation fee is not refundable, and shall be credited to the purchase price only if I pay the first DP upon its due date.
- I have personally inspected the Property, reviewed the plans, specifications, and physical conditions, and find all to be acceptable.
- The Total Contract Price (TCP) is the fair market value of the Property, and a discrepancy of not more than three (3) square meters in gross Property area as stated in the Contract, price list, or brochures and the actual area of the Property when delivered and/or stated in the title shall not result in an increase or reduction in the TCP.
- If there is a discrepancy between the manually computed amounts and system-generated amounts of the TCP, the system generated amounts shall prevail.
- The Seller does not guarantee loan approval or approval of amount applied for by the buyer.
- Without need of prior notice, the Seller can cancel this REPAF and forfeit all my payments if any of the following events happen:
 - I fail to pay the DP or equity payment in part or in full, the Monthly Amortizations (MA) as they fall due, and/or any of the charges and expenses arising from this transaction including but not limited to registration, insurance, maintenance fees, as well as processing fees, Bank/Pag-IBIG charges (if applicable) and other expenses.
 - I fail to submit or execute all loan requirements, continuing requirements or contract documents, In-house or otherwise, to the Seller upon demand.
 - I withdraw or cancel this Agreement for any reason whatsoever.
 - My housing loan application is disapproved, alternative financing is not available, and I am incapable to continue my payments.
 - I attempt to transfer my rights or obligations under this REPAF without the Seller's written approval.
 - I default on any of my obligations or covenants under this Application
- The Seller may approve, reject, or withdraw a previous approval at its sole discretion and without need of my consent, and/or otherwise impose additional or different payment conditions for the approval of this REPAF, after having evaluated and approved my Application through its authorized officers.
- If, for any reason, the Property subject of this REPAF is no longer available, the Seller may at its option cancel this REPAF, and refund to me all payments I have made net of lawful deductions without further liability, or substitute the Property with another property of comparable area and price under such terms to be agreed upon between the Seller and myself.
- I have not relied on nor will bind the Seller to any representation, warranty, or promise by any other person except those made to me in writing by the Seller's authorized representative or otherwise embodied in this REPAF.
- All payments under this REPAF, in any form or medium, will be paid on their due dates without suspension or stoppage due to a pending request with the Seller for extension, restructuring, substitution of the property or other revisions of the term and conditions of this REPAF.
- All check payments shall be made in the name of "KAIA HOMES, INC."
- The Seller shall levy a late payment charge of 3% monthly on all sums due unpaid under this REPAF, such that a fraction of a month is considered a month.
- The MA payments due on In-house financing shall immediately begin without further notice or demand 30 days after I fully pay the equity / DP, whether the Contract to Sell (CTS) has been delivered to me or not. And, in case of deferred payment as may be approved, MA shall start 30 days from payment of reservation fee. The terms of this REPAF shall remain in full effect even if I have not been given a copy of the CTS.
- I shall make all payments only at the Cashier at the Seller's Head Office or other payment arrangements approved by the Seller. In case of dispute or discrepancy, proof of my payment shall consist solely of a validated Seller's Official Receipt issued by the Seller's Cashier.
- For post dated checks pull-out, I must make a written request to the Seller at least **7 working days** before the due date of the check, and pay a fee per check of P500.00.
- All my payments shall follow this application priority sequence: (a) Reimbursement and other charges including but not limited to insurance premiums, real property taxes, and repair & maintenance fees; (b) late payment charges; (c) interest and then principal of due equity / down payments; and (d) interest then principal of due monthly amortizations. This sequence can be changed only upon the Seller's written approval.
- I release and unequivocally free the Seller from any claim that may arise if I fail to submit or update any requirement for any insurance coverage or opt not to be covered by the same.
- For auto-debit payment arrangements, I hereby authorize the Seller to debit from my account specified below, payment for ___ DP ___ MA ___ DP & MA as per the schedule in the first page of this REPAF : Bank Name & Branch _____ Acct. No. _____.
- The Property shall be deemed accepted by me (a) after 45 days from the date of **Notice to Move In** and I did not apply for move-in; (b) when I take physical possession of the Property; (c) I introduce improvements, alterations, or furnishings even without physically occupying the Property myself.
- I shall pay the Real Property Tax (RPT) on the Property starting in the calendar year after the year that: (a) the title is transferred in my name; (b) I have accepted the Property in writing; (c) my deemed acceptance by default as specified per Notice to Move In; or (d) Approval to Construct (for lot buyers).
- I shall conform to the Deed of Restrictions of the Property, and I agree to join and be bound by the rules and regulations of the Homeowners' Association, including the payment of association dues and other fees.
- I agree that the Seller shall transfer the title of the Property to my name only upon completion of the following : Full payment of the Total Contract Price; Full payment of Processing Fee for TCT transfer, submission of the duly executed Deed of Absolute Sale; and submission of updated RPT tax receipts to the Seller.

CERTIFICATION

I, the undersigned Buyer, certify that I agree to the terms and conditions governing this sale transaction. I further attest to the correctness of the personal information stated in this REPAF.

_____ BUYER or AUTHORIZED REPRESENTATIVE <i>(Signature over Printed Name)</i>	_____ BUYER'S SPOUSE <i>(Signature over Printed Name)</i>	_____ CO-OWNER <i>(Signature over Printed Name)</i>
Date Signed : _____	Date Signed : _____	Date Signed: _____

SALES PERSON'S INFORMATION

_____ SALES AGENT	_____ BROKER
PREPARED & INTERVIEWED BY: _____ Sales Operation Officer <i>(Signature over Printed Name)</i>	VERIFIED & INTERVIEWED BY: _____ Reservation & Documentation Officer <i>(Signature over Printed Name)</i>
CHECKED BY: _____ Sales Supervisor <i>(Signature over Printed Name)</i>	APPROVED BY: _____ Head/ Seller's Designated Officer <i>(Signature over Printed Name)</i>

REMARKS (For CCS-RD use only)